

Sales Sheet

Product information	Product description
Product name	Krungthai Home Plus Debit Card
Product type	Debit Card (With personal insurance coverage)
Card Usage limit (Baht) Customers can adjust usage limit. But not exceeding the maximum limit	<ul style="list-style-type: none"> • Cash withdrawal up to 500,000 baht / card / day. • Money Transfer up to 500,000 baht/day • Purchase for goods or services via EDC machine or E-Commerce up to 1,500,000 Baht/card/day
Conditions	<ul style="list-style-type: none"> • Applicants must be at least 15 – 75 years of age. • A maximum of 1 card can be created / 1 person. • Joint account or an account with more than one participant opened, cannot apply for the card. • Debit cards can be linked to 1 primary account with 1 savings account and / or 1 current account and can bind 1 secondary accounts with tax-free fixed deposit accounts to view the balance. • End of coverage upon the bank is unable to deduct the annual service fee and / or the deposit account is closed and / or the card is canceled. • The card is valid for 5 years from the manufacturing month.
Deposit / withdrawal / transfer conditions Benefits and other conditions	<ul style="list-style-type: none"> • Withdraw / transfer and other transactions specified by the bank via Krungthai Bank's ATM / ADM and other banks with ATM POOL symbols. • Pay for goods and services on behalf of cash via EDC machines at point of sale locations with Visa symbols for merchants nationwide and worldwide 24 hours a day. <p><u>Use of card service at a local ATM / ADM</u></p> <ul style="list-style-type: none"> • Transactions of cash withdrawal / transfer in the same district at Krung Thai Bank ATM / ADM for free of charge. • Transfers funds across districts at Krungthai Bank's ATM / ADM, first service of the month is free of charge, the second service onwards of the month is 10 baht / transaction. • Withdrawal transactions across district areas at ATM / ADM, Krung Thai Bank 15 baht / transaction. • Cross-provincial money transfer at another bank ATM / ADM. <ul style="list-style-type: none"> - 10 baht per ten thousand, the excess is calculated according to the main number thousand, 1 baht per thousand, fraction of the thousand is not charged. - Bank network usage fee 10 baht / transaction - Minimum service fee 20 baht / transaction - Service fee up to 1,000 baht / transaction • Withdrawal transactions across provinces at other bank ATMs is 20 baht / transaction

	<ul style="list-style-type: none"> • Withdrawal transactions in the same province at another bank's ATM, free of charge. • In case the customer uses the card at another bank ATM / ADM more than 4 times per month, from the 5th times onward in that month, the service fee is 10 baht / transaction
Initial fee (Baht)	100 Baht
Annual Fee (baht)	1,599 baht per year (consisting of card service fee of 200 baht, insurance premium and other coverage, and other privileges as specified by the bank of 1,399 baht) annual service charge for the next year shall be charged for direct debit on the 1st year anniversary from the card application date. If there is insufficient funds in the client's account to pay the entire annual service fee, the card will become invalid and will not be protected until a service charge has been reached. The system will charge the service fee for the next 60 days until the annual service fee can be deducted. If the system is still unable to collect the annual service fee in full amount the bank will automatically cancel the card.
Card Issuance Fee	100 Baht/ time
Reset Pin Issuance Fee	Reset pin is free of charge at the bank.
Service Charges in Foreign Currency	<ul style="list-style-type: none"> • Overseas balance inquiry service fee 15 baht per transaction. • Foreign withdrawal fee 100 baht per transaction. • Exchange rates arising from the payment of goods and services are billed in Thai baht based on Visa card's central exchange rate, which includes a currency conversion risk of not more than 2.5% of the transaction amount. • The card is valid for 5 years from the manufacturing month. <p>(In case of CROSS BORDER SERVICE list, only successful items will be charged)</p>
Liability of cardholder in case of loss of card	<ul style="list-style-type: none"> • In case the card is lost or been stolen or damaged or unusable or in any case, the cardholder can notify, suspend or request temporary suspension of the card by phone or by other communication tools or other methods, which can be contacted in a similar way at Krungthai Call Center at 02-111-1111 (24 hours a day) or at the head office or at any branch office (during business hours) • If there is any damage that occurs during the period from the loss of the card until the bank has completely freeze or suspended the use of the card. The cardholder is liable for any damage that occurs after the 5-minute period from the time the bank is notified, the cardholder is not liable to reimburse the bank in any way unless the damage or the obligation that occurs, it is the action of the cardholder himself.
Services Channels	<ul style="list-style-type: none"> • Services can be contacted at any branch offices of the Bank • Krungthai Contact Center Ins. 02-111-1111 • e-Mail : Call.CallCenter@krungthai.com <ul style="list-style-type: none"> • Facebook/Twitter/Youtube/LINE/ Instagram : by typing the word "Krungthai Care"
Notifications of Change in Service Conditions or Key Reminders	In case of any changes to conditions and Fees related to Card that are disadvantageous to customers, the Bank will notify the Cardholder no less than 30 days in advance.
Caution	• The applicant must keep the card number, expiration date and CVC number confidential, without letting others know and / or allowing others to use it.

	<ul style="list-style-type: none"> • After the customer acknowledges that the debit card has been lost or stolen, customers should notify the bank immediately to process the card suspension. • If the pin is entered incorrectly for more than 3 times in a row, the card will be automatically suspended. Customers should contact the bank to release the card suspension and can request to reset the pin free of charge. • Any cancellation of the debit card service can be made at a branch. • Transactions across districts, additional fees may apply and conditions are as specified by the bank.
Insurance Type	Personal Accident insurance Household Insurance Policy
Name of Insurance Company	Dhipaya Insurance Public Company Limited
Insurance Coverage Amount	Coverage amount caused by accident is up to 200,000 Bath
Insurance Coverage Condition	<p>Coverage start date : As of applying date Coverage end date : Until cancellation of card using (renewal 1 time a year) The Insured : A person of age 15-75 years old or ending as of next card payment due date</p> <p><u>Coverages</u></p> <p><u>Section 1 Coverage for Card Holder Accident Insurance Policy</u></p> <p>1.Loss of Life, Dismemberment, Loss of Sight or Permanent Disability caused by</p> <ol style="list-style-type: none"> 1.1 Accident (Including murder and assault) THB 200,000 1.2 Riding or traveling on a motorcycle THB 60,000 <p>2.Medical expense per accident (no limit of numbers of times, including murder and assault, riding or traveling on a motorcycle) THB 10,000</p> <p><u>Section 2 Coverage for Household Insurance Policy</u></p> <p>Loss or damage to the insured property within the building including insured property within the premise caused by</p> <ol style="list-style-type: none"> 1.Fire, Lightning, Explosion, Vehicle Impact, Aircraft and Water Damage THB 200,000 2. Windstorm, Flood, Earthquake and Hail combined in single limit (be part of item no.1) THB 20,000 <p><u>Home Assistance for 24-hour emergency services (Call 02305 8774)</u></p> <ol style="list-style-type: none"> 1. Air conditioning issue 2. Plumbing issue 3. Electrical issue 4. Refrigerator/freezer/heater issue 5. Animal invasion 6. Spare house keys and spare car keys: delivery of spare keys within 20 km. <p>Remark: Service is within the limit of 1000 Baht including 24-hour service fee. Limited to 2 times a year.</p>

	<p>Condition and Exclusion</p> <ol style="list-style-type: none"> 1. Applicants must be at least 15 – 75 years of age, healthy, no part is disabled or insane, as well as no congenital disease. 2. In case the Insured has lost his/her arm, leg or eye sight before the policy effective date, the company will compensate only for any organs which are in perfect condition at the policy effective date. 3.1 cardholder can hold this card with a maximum of 1 card. Coverage is 1 card per 1 insured. 4. In the event that one Krungthai Home Plus debit card has more than one account opening, the company reserves the right not to provide protection under this policy. 5. The insured property must be within class 1 construction - with concrete or brick wall for more than 80% of the total area or class 2 construction - with concrete or brick wall for more than 50% - 80% of the total area. 6. The insured property must be within the territory of Thailand. 7. Coverage for basic fire insurance will be protected only when The cardholder must be the person who owns the house, being a tenant or is a stakeholder in the insured property, as the case may be, by specifying the location of the insured property clearly 8. The company reserves the right to change the list of hospitals and clinics in the network, without informing the insured 9. Benefit and coverage are subject to the terms and conditions of the insurance policy by the company. Dhipaya Insurance Public Company Limited. <p>Remarks: For more details please see in the card booklet. Coverages and benefits of this Insurance are subject to terms and conditions of the insurance policy of Dhipaya Insurance Public Company Limited</p>
<p>How to request for compensation</p>	<ul style="list-style-type: none"> • Contact and send the document requesting for compensation to Krungthai Bank • or contact the Insurance Company directly at Dhipaya Insurance Plc. Personal Health and Accident Claims Department 1115 Rama 3 Road, Chong Nonsi Subdistrict, Yannawa District, Bangkok 10120 Call 1736 • In case of Medical expense contact Thaire Services Company Limited Head Office 48/16 Soi Rajchadapisek 20, Rajchadapisek Road, Samsennok, Huaykwang, Bangkok 10310 Fax 0 2660 1290 Email: TPA_CS@thirdpartyadmin.co.th
<p>Contact Channels</p>	<ul style="list-style-type: none"> • Dhipaya Insurance Plc. Tel. 1736 • Website : www.dhipaya.co.th • Application : TIP Flash Claim